

The following is excerpted from the TD Banknorth News Release dated July 19, 2006, in which the winners of the “Housing for Everyone” Grant Competition were announced.

**TD Banknorth Announces Winners of
“Housing for Everyone” Grant Competition**

More than \$675,000 in grants in eight states, including New Hampshire, to support affordable housing for low- to moderate-income families

(Manchester, NH; July 19, 2006) – The TD Banknorth Charitable Foundation and TD Banknorth Inc. have announced the New Hampshire winners of their 2006 “Housing for Everyone” grant competition. In New Hampshire, TD Banknorth awarded Fellowship Housing Opportunities, Inc. of Concord, Laconia Area Community Land Trust, Inc., and Manchester Neighborhood Services a total of \$50,000 in funding to provide affordable housing to very low- to moderate-income individuals and families.

“We believe that the recipient organizations exemplify the mission of TD Banknorth’s ‘Housing for Everyone’ grant competition – to increase the availability of and access to affordable housing in our communities,” said R. Scott Bacon, president and CEO of TD Banknorth New Hampshire. “TD Banknorth is committed to the development and retention of safe affordable housing in New Hampshire, and we look forward to working with these organizations to address this issue on a local level.”

Located in Concord, Fellowship Housing Opportunities’ mission is to offer decent, affordable housing and quality mental health services that promote recovery from mental illness. Fellowship Housing intends to utilize its grant from TD Banknorth to support its Pleasant Street Project and to launch a new initiative to develop a Landlord-Tenant Education Program and Short-term Rental Assistance capacity program for clients.

The TD Banknorth Charitable Foundation and TD Banknorth solicited proposals that demonstrated innovation, creativity and feasibility in solving local affordable housing needs. To be eligible to win, proposals had to target very-low, low- and moderate-income individuals and families, and demonstrate a measurable increase in the availability of affordable housing or increase the opportunity for households to obtain affordable housing. Proposed projects were required to be new or start-up programs, and applicant organizations needed to have tax-exempt 501(c)(3) status.

TD Banknorth’s competition was also open to organizations in Maine, Massachusetts, Connecticut, Vermont, New York, New Jersey and Pennsylvania.